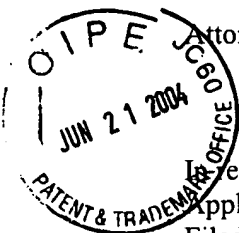


06-23-ai

IFW



Attorney's Docket No. 006128/260159

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Becerra et al.
Confirmation No.: 4368
Appl. No.: 10/664,483
Group Art Unit: 3679
Filed: September 19, 2003
Examiner: To be assigned
For: SYSTEMS AND METHODS FOR PROVIDING INSURANCE AND NON-INSURANCE PRODUCTS

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL CITATION UNDER 37 C.F.R. § 1.97

Attached is a Supplemental Form PTO-1449 listing several documents that were first cited in the International Search Report for the corresponding International Application Number PCT/US03/29299 not more than three months prior to the filing of this Statement.

The Search Report is enclosed. In accordance with the Office waiver published July 11, 2003, copies of the cited U.S. patents and patent application publications are not enclosed. Applicant does enclose copies of any cited foreign patent documents and non-patent literature in accordance with 37 CFR 1.98(a)(2).

It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By submitting the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead submitting the listed documents for the sake of full disclosure.

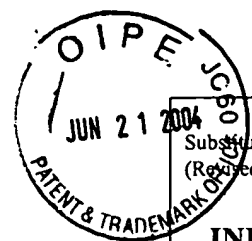
Respectfully submitted,

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Teresa Wells



Substitute for form 1449/PTO
(Revised 04/2003)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	10/664,483
Filing Date	September 19, 2003
First Named Inventor	Becerra et al.
Group Art Unit	3679
Examiner Name	To be assigned
Attorney Docket Number	006128/260159

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.	Document Number Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
	1	US-2002/0065825 A1	05-30-2002	Kassan et al.	
	2	US-2002/0165741 A1	11-07-2002	Becker et al.	
	3	US-6,574,606 B1	06-03-2003	Bell et al.	

OTHER DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	English Language Translation Attached
	4	International Search Report, International Application No. PCT/US03/29299 Filed 09-19-2003	

Examiner Signature		Date Considered	
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*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.